FINANCIAL AND COMMERCIAL.

The Stock Market Again Irregular.

GOLD STEADY AT 112 5-8 A 113 1-2.

Money Easy on Call Loans at 2 1-2 a 3 Per Cent.

GOVERNMENT AND RAILROAD BONDS FIRM

WEDNESDAY, Jan. 13-6 P. M. No new features were presented in the course of speculation to-day, and the market was apparently under the influence of only natural conditions. There was an exhibition of some strength at the opening, but many fluctuations followed, nd the feeling at the close was despondent. One or two stocks, as will be seen hereafter, indicated exceptional improvement, yet even these were not sustained to that degree which invites outside support. From the experience of the past few eeks it is easy to see that the great 'Change of America is in the hands of a few individuals; that they can do with its business what they will; that the hard lines of poverty are inscribed over many of even the most prominent business houses; that the outside public have little or no surplus with which to play their usual game of "WALL STREET FARO;"

that the "January rise" which was expected has been eclipsed by a January fall; that business in commercial circles is still expectant; that a large amount of capital, instead of seeking investment in stocks, even at the present low figures, is content with 2% or 3 per cent increase on call loans as a surer method of investment; in short, that there is a slow, progressive process of contraction going on, obedient as well to foreign as to home nfinences, and likewise supservient to natural causes, which "he who runs may read." There are those, on the other hand, who base their judgment on another view, and it is not impossible that in the long run they will be correct. They are of that party-lew in number, yet strong in faithwho, watching every low condition of the market, buy, buy, store their purchases and await the inevitable, the "ups" as well as the "downs" of speculation, and see in the distant future reward for their ventures. It is this latter class who are taking many of the stocks now offered at what seems to be their minimum, and who give to the market much of its sustaining power. The

ANALYSIS OF SALES will indicate what was done in the principal stocks:-Atlantic and Pacific Telegraph opened at 25%, advanced to 28, fell off a trifle and closed at 27%. Western Union receded from 76% to 76%. New York Central was steady at 101%. Pacific Mail sold at 35% a 35% a 34% a 35, ending at the latter figure. Erie was steady and comparatively strong at 80 a 29% a 29%, closing at the last Rock Island sold at 103 a 103% a 103. Lake Shore opened at 75%, went up a traction and down to 74% and closed at 75. Union Pacific sold at 37% a 37% a 37% a 37% a 37%. Northwest common, at 46% a 46% a 45% a 45%; St. Paul at 37% a 38 a 37%; preferred opened at 59% and ended at 59%. Wabash was somewhat firmer to-day, on the basis of 18% a 18% a 18% a 18% a 18%. Panama was generally steady, at 111. Ohio and Mississippi sold at 31 a 31% a 31% a 30% a 31. Atlantic and Pacific preferred moved from 15% to 17%, ending at 17%. Delaware and Lackawanna sold at 107% a 107% a 107%. THE SALES

of active stocks to-day amounted to 189,000 shares, which were generally divided as follows:—New York Central and Hudson River, 1,600; Erie, 8,900; Lake Shore, 16,700; Cleveland and Pittsburg, 250; Northwestern, 13,200; Northwestern preferred, 200; Rock Island, 2 400: Pacific Mail, 30,400: St. Paul, 10,400; St. Paul preferred, 2,100; Ohios, 5,800; Western Union, 52,100; Wabash, 8,200; Union Pacific, 18,900; C., C. and I. C., 200; Panama, 300.

OPENING, HIGHEST AND LOWEST PRICES. The following table shows the opening, highest

and lowest prices of the day :-New York Central101 % 101 1/2 29 1/4 74 1/4 18 1/4 61 1/4 103 88 1/4 103 Wabash 75% Northwestern 46% Northwestern preferred 61% Bock Island 103 Pittaburg 189

Gold opened at 112% and after a while advanced to 112%, but subsequently declined to 112%. The impression generally prevails that the Bank of England will to-morrow again reduce its rate of discount; hence the decline above noted. It is a curious fact that our business men so quietly ignore the loss of specie in our own country and so much base their calculations upon the gains of the Bank of England, the relations of which are chiefly Continental in their influence. The specie engagements for to-morrow amount to \$900,000 gold coin, and \$150,000 in gold bars and silver. The carrying rates were 2, 1%, 3, 2% and 4 per

OPERATIONS OF THE GOLD EXCHANGE BANK.
 Gold balances.
 \$1,618,650

 Currency balances.
 1,956,556

 Gross clearances.
 42,282,000

 Gross clearances.
 2,752,000

 CLEARING HOUSE STATEMENT.
 277,022,184

 Currency exchanges.
 2839,853

 Gold exchanges.
 5,867,217

 Gold exchanges.
 756,015

Chicago and Alton first, 107; Atbany and Susque hanna first, 105%; Milwaukee and Sc. Paul 7 3-10, 93% a 93%; Chicago and Northwestern sinking fund, 103; do. consolidated, 91; do. consolidated coupon gold bonds, 82% a 82%; Morris and Essex Joseph eights, 89%; Wabash consolidated convertible, 47% a 48; New Jersey Central first, consolidated, 103; do., convertible, 105%; Chicago and Milwaukee first, 93%; Ohio and Mississippi consolidated sinking fund, 99; Western Pacific, 85 4: Western Union sevens, 100 4: Central Pacific gold bonds, 93% a 93%; Central Pacific first, San Joaquin branch, 84% a 84%; Union Pacific first, 90%; do. sinking fund, 81; Pittsburg, Port Wayne and Chicago first, 107; C., C. and I. C. second, 28; Toledo and Wabash second, 62; Chicago, Burlington and Quincy, 111; Ohio and Mississippi second, 81%; do. consolidation bonds, 98%; Wabash first, St. Louis division, 65.

GOVERNMENT BONDS.

Government bonds closed firm at the following quotations:-United States currency sixes, 117% a 118; do. do. do., 1881, registered, 118% a 118%; do. do., 1881, coupon, 118% a 118%; do. do. fivetwenties, 1862, registered, 114% a 115; do. do. do., coupon, 114% a 115; do. do. do., 1864, registered, 116% a 116% > do. do. do., coupon, 1864, 116% a 116%; do. do. do., 1865, registered, 118 a 118%; do. do. do., 1865, coupon, 118% a 118%; do. do. do., new, 1865, registered, 117% a 117%; do. do. do., 1865, coupon, 117% a 117%; do. do. do., 1867, registered, 118% a 118%; do. do. do.. coupon, 1867, 118% a 118%; do. do. do., registered, 1868, 118% a 118%; do. do. do., coupon, 1868, 118% a 118%; do. do. ten-forties, registered, 115% a 115%; do. do. do., coupon, 115% a 115%; do. do., fives, 1881, registered, 114% a 114%; do. do. do., 1881, coupon,

114% a 114%. SOUTHERN BONDS were somewhat more active. Old North Carolinus closed at 26 to 29, new at 16 bid, the special tax, third series, offering at 6. Old South Caro-linus left off strong at 84 bid, new January and July series being up to 32% bid, and April and October at 32 bid. New sinking fund are 7% paid and bid. Tennessees are weak, the old being down to 71 bid and new to 70 bid. Old ex coupon closed at 50% a 50%, new at 50% a 51%, and new series at 50 a 51. Old Virginias are 34 bid, new 35 oid, consols 55% bid, and deferred 11% a 11%. We quote plain Aiabamas at 40% bid, plain Georgias 80, sevens at 90 bid, Louisiana old and new 25 bid, levee sixes 23 bid, and levee eights 24% bid.

1FA	V YORK STO	OCK	EXC	CHANGE SALES
		W	EDNES	DAY, Jan. 18, 1875.
			REFOR	E CALL-10'A. M.
			Committee of the commit	The state of the s
	s Atl & Pac Tel	25%		s Union Pac R 3716
20	do	2612	1600 300	40 3714
	est Un Telb3	7634	5(1)	do 375
NU W	do	76%	1200	do 875
8.0	do	76	25 0	00
000	do	75%	400	do 3734
400	đo	76	6.0	0083 5754
100	do	7636	1200 C	hi & NW RR 83 46%
	YCAH R RR	101%	900	do 46
	ac Mail SS Co	3536	200	do 46%
70	do	353%	600	46%
10	90	35%		il & St P RR 37%
00	do	35%	5(N)	do 37%
UU	do	3514	9.0	do
00	60	3532	200	dob3 38
00	do	3532		1 & St P pf 59%
	do	907	100	do 56%
(0.0)	do	2934	500	do 5932
500	do	2952		ol & Wab 185
00	do	2972	100	do 18%
00 Ch	1 & R I RR	103	1100	00 1814
00	do	10336	100	do830 18
00	do	1033	100	00b3 18%
00 L	5 & M S KR	7534	200	do 1836
00	do	75%		mama KR b3 111
.00	do	75		nio & Miss RR 31
1.0	do	75%	1200	do 31%
00	do	75%	500	do
00	do83	75%	200	00 313
00	dos3	75%	300	doe 3132
90	do85	7534	000	do 3134
	uo	1038	10.1	5 AND 11:30 A. M.
				JAND HESU A. M.

FIRST BOARD-10:30 A. M. 95 300 shs Erie RR...... 105½ 1400 do...

FIRST BOARD—10:30 A. M.

STOOD Mo 67a, I bdx. ... 95
1000 N Y S 7a, b i , r. 105½ 1400 do ... 23½
1000 N Y S 7a, b i , r. 105½ 1400 do ... 23½
1000 N G 67a, Hasti , r 6 100
1200 C A Pitts RR g b c 885a
100 N G 6a, Hasti , r 6 100
1200 C G 6a, Hasti , r 6 100
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\$3000 Pac RR of Mo ist 23 200 ans Mich Cen HR 81 10 shs Adams Kx 95% 500 Hrie aR. 25% 55 do. 35% 500 Hrie aR. 25% 500 Hrie aR. 35% 500 Hrie aR CLOSING PRICES-3 P.

COMMERCIAL REPORT.

COTTON QUIET AND UNCHANGED FOR "SPOT," LOWER FOR FUTURE-FLOUR AND WHEAT DULL AND NOMINAL—CORN PIRMER FOR NEW AND LOWER FOR OLD—OATS IRREGULAR— PORK DULL — LARD PIRMER — GROCERIES QUIET — PETROLEUM DULL — NAVAL STORES DULL-WHISKEY CLOSED STEADY.

WEDNESDAY, Jan. 13-6 P. M.

COTTON .- The market for spot cotton was without material change in any particular, except that holders were more disposed to meet buyers. In addition to the sales below reported, 300 bales were sold to an exporter on private terms. For futures the market opened weak, but after declining %c. ruled firmer, closing steady at the following quotations:-January, 15 1-320, nominally; February, 15 5-32c.; March, 154c. a 15 17-32c.; April, 154c. a 15 29-32c.; May, 16 3-16c.; June, 164c.; July, 164c.; August, 16 15-16c. We quote-spot cotton, quotations based on American standard of classifica

Dplanda. Ordinary 1234
Good ordinary 133
Low misding 143
Middling 15
Good middling 152 -Quotations based on standard of classification in force

September 1, 1874, and on upland cotton in store running in quality not more than half a grade above or below the grade quoted:—Ordinary, 13c.; good ordinary, 14c.;

567 -For future delivery (pasis low middling) the sales have been as follows: -Yesterday, after two P. M. -February, 700 at 15 7-32c., 100 at 15 5-32c., 200 at 15%c.; March, 1,300 700 at 16 7-32c., 100 at 16 3-32c., 200 at 15\cdot_5c.; March, 1,300 at 15 17-32c.; May, 100 at 16 7-32c.; May, 100 at 16 7-32c.; May, 100 at 16 7-32c.; June, 100 at 16 9-16c., 100 at 16 1-17-32. Total, 3,309 bales. Yesterday's closing prices.—January, 15c., nominal; February, 15 3-32c. a 15\cdot_5c.; March, 15\cdot_5c.; April, 16 13-16c. a 16 27-32c.; May, 16\cdot_5c.; June, 16 15-32c.; July, 16 11-16c. a 16\cdot_5c.; August, 16 29-32c. a 16 15-16c. March, 15\cdot_5c. July, 16 II-16c. a 16%c.: August, 16 23-32c. a 16 15-16c. Market weak. To-day. up to two P. M.—January, 100 at 184. 193. 100 at 15 1-16c. 200 at 15 1-15c. 200 at 15 1-16c. 400 at 15 15-32c. 500 at 15 15-32c. 100 at 16 15-32c. 100 at 16

2.735.
COPPER.—Nothing of interest has yet transpired. The samples of the steamer's cargo are not out, and no business will be done until these are shown. Frices are nominally \(\frac{1}{2} \) cover the stable of the steamer's cargo are not out, and no business will be done until these are shown. Frices are nominally \(\frac{1}{2} \) cover though no range is yet established it is generally admitted that this is about the reduction that will be made. We quote nominally:—Rio. ordinary cargoes, 17\(\frac{1}{2} \) c. a loc.; fair do. 18\(\frac{1}{2} \) c. a loc.; fair do. 18\(\frac{1}{2} \) c. a loc.; extreme range or lots, 17\(\frac{1}{2} \) c. a 2\(\frac{1}{2} \) c.; extreme range or lots, 17\(\frac{1}{2} \) c. a 2\(\frac{1}{2} \) c.; even the constance of the constance

a 20%c.; Curacos, 17%c. a 10%c., god. saxty and thinky days.
FLOUR AND GRAIN.—Receipts—Flour, 9,040 bbls.; wheat,
5,080 bushels: corn, 29,30; do.; corn meal, 32 bbls. and
649 bags; cats, 23,75 bushels. The flour market was
without improvement. The demand was very light and
quotations nominal. Reported sales were 840; bbls.
Southern flour ruled weak. Eye flour shows no change
in price, but trade was very light. Corn meal ruled
steady, with 900 bbls reported sold within the range of
prices quoted. We quote:—

53 75 a 4 2 steady, with 989 bots reported sold with prices quote:—
No. 2 state.—
Superfine State
Extra State.
Choice State
Suportine Western
Extra Western

Family
St. Louis, low extra.
St. Louis, straight extra.
St. Louis, choice double extra.
St. Louis, choice family.
Rye flour, fine to superfine....

do., 19 to 20, 10%c. a 10%c.; white, 9%c. a 10%c. Porto Rico-Reduing, common to prime, 7%c. a 5%c.; grocery, fair to choice, 8%c. a 9c. Brazil—Dutch standard, Nos. 9 to 11. 7%c. a 8%c. a van—Dutch standard, Nos. 10 to 12, 5%c. a 5%c. Kanila—Superior and extra superior, 7%c. a 8c. Now Orleans—Redning grades 6%c. a 8c. Ricz.—Aside from the usual distributing business there was very little doing. Values rule about steady with a fair tone. We quote:—Caroinna 7%c. a 7%c. for fair, 7%c. a 7%c for good, 7%c. a 8c.; Patma, 7c. a 7%c., and Rangoon, 6%c. a 6%c. per fb.

STRABINE.—The market was quiet but firme; Western quoted at 14%c. and city at 15c.

Tallow.—The market was quiet but firm: prime city held at 5%c. de served of asios of 40,000 fbs of out of town stock at 5%c. a 8 15-16c.

WHISKEY.—Receipts, 301 bbls. The market was quiet and closed steady; sales 150 bbls at 97c. a 7%c., closing at the lower prices; also 50 bbls of alcohol at 85%c.

DOMESTIC MARKETS.

Galveston, Jan. 13, 1875. Cotton quiet and unchanged: middling, 145c. Not re-ceipts, 968 bales. Exports coastwise, 992. Sales, 703. Stock, 84-852. New Obleans, Jan. 13, 1875.
Cotton quiet and firm: middling, 14%c. Net receipt 4,046 baies; gross, 4,075. Sales, 4,750. Stock, 277,182. Cotton quiet; middling, 143/2. Net receipts, 414 baies Cotton firm; middling, 14%c. Net receipts, 1,356 bales

Cotton firm; middling, 14%c. Net receipts, 1,336 bales. Sales, 1,125. Stock, 99,805.

Flour dull and unchanged; sales of 500 bbis at 46 for No. 1 spring; \$6 25 for amber winter; \$6 50 for white winter; \$6 55 for double extra. Wheat nniet; No. 1 Milwaukee Club at \$1 20; extra white Michigan held at \$1 33 affoat. Corn dull; sales of one car at \$8c; fibina mixed held at \$1 35, 157, 1,000 ao. state at \$1 35. Corn meal, beited, \$77 unboited, \$36 per ton. Millred-shorts, \$25; shiptants, \$25; imiddlings, \$29.

BUFFALO, Jan. 13, 1575.

Receipts—Flour, 2,700 bbls.: wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Shipments—Flour, 2,700 bbls.; wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Shipments—Flour, 2,700 bbls.; wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Shipments—Flour, 2,700 bbls.; wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Shipments—Flour, 2,700 bbls.; wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Shipments—Flour, 2,700 bbls.; wheat, 5,000 bushels; corn, 15,000 do.; cats, 9,000 do. Flour steady; sales 700 bbls. at vesterday's quotations wheat neglected; asking 50 car lots of No. 2 Milwaukee, \$1.66; No. 1 do., \$1.15; No. 1 hard do., \$1.16. Corn stronger; sales ten cars new on track to arrive, at 79c.; 1.500 bushels now in store, 80c. Oats beld above bushels for the cars of State to arrive, on the track, at \$1. Barley firmer; sales not renor ted; asking 51 class loss for canada. Dressed bogs higher at \$96, 25. Fork quiet at \$25.50. Highwines nominally 68c.

\$25 50. Highwines nominally 68c.

Flour unchanged. Wheat steady; No. 3 white Wabash \$1 08; No. 1 white Michigan, \$1 11; amber Michigan spot. \$1 082; February, \$1 10; March, \$1 12\foralleq; April \$1 15; No. 2 red, \$1 08; rejected, red, 94\foralleq. Corn dull olds declining; white, 59\foralleq. Michigan, 57\foralleq. Clover seeds, \$5; mammoth, \$5 50. Dressed hors quiet. Recipts—Wheat, 2,000 bushels; corn, 25 000 do.; oats, 3,000 do. Shipments—Wheat, 1,000 bushels; corn, 10,000 do.

do. Shipments—Wheat, 1,000 bushels; corn, 10,000 do. oats, 3,000 do.

Flour quiet and stendy; dull. Wheat quiet and weak; No. 2 spring, 885cc cash, 885cc, a 885cc February, 895cc March; No. 3 do. 835cc, referted, 76c. a 765cc Nocosteady; No. 2 mixed, 66c, cash, 695cc, February, 713cc May; rejected, 61c. a 613cc, Oats stendy; No. 2 mixed, 66c, cash, 695cc, February, 713cc cash, 85c. February, 18cq cust and unchanged. Barley in fair demand firm: No. 2 spring, \$1 2 3 a 3 30. No. 3 do., \$1 lb a \$1 l8. Bressed hors dull and dectining at \$16 50 a \$18 60 cash \$16 67c, February, \$19 0 March Lard in fair demand; firm at \$15 35 cash, \$13 475 February; Bulkmeats steady; inclusived. Whiskey in fair demand; firm at \$15 35 cash, \$13 475 February; Bulkmeats steady; inclusived. Whiskey in fair demand; of the call of the Board in atternoon everything. Whe call one Board in atternoon everything.

Receipts—9.000 bbis, flour, 65,000 turbels wheat, 6000 do. corn, 1300 do. cors, 7,000 oo barley. Shipments—7.00 bbis, flour, 16,000 unbels wheat, 13,000 do. corn, 6,000 do. corn,

HAVANA MARKETS.

Spanish gold, 207 a 208; American, Jun. 13, 1875.
chance uominal: on the United States, 6c days, currency,
85 a 87 premium; short sight, 8 a 80 premium; 60 days
gold, 404 a 105 premium; short sight, 106 a 168 premium
on London, 128 a 120 premium; on Paris, 107 a 108 pre
mium. Sugar nominal.

A. CITY CLAIMS COLLECTED AND LITIGATION conducted, by an experienced attorney, without any charge, unless successful; excellent references. Address LAWYE., box 2,32 Fost office.

A.-PUTS Stock Privileges on all active stocks I to 1½ from market on members of the New York Stock Exchange. Our facilities for executing orders for the purchase or saie of stocks or stock privileges are unequalled by any other house. We give all orders our personal attention, and guarantee satisfaction. Explanatory pamphlets sent free. * Bankers and Brokers, No. 2 Wall st., New York,

ANY AMOUNT, PROM \$1,000 TO \$50,000, TO LOAN on improved or unimproved Real Estate in this city or Brooklyn, for term of years, withou, bonus, WILLIAM E. LEAVITT, 130 Broadway. AT REASONABLE RATES-MONEY ON LIPE AND Endowment Insurance Policies: Mortgage and

A Endowment Insurance Policies: Mortgage and other securities. Insurance of all kinds effected with best companies. J. J. HABRICH & Co., 117 Broadway. A -7, 8 AND 10 PER CENT
Railroad Bonds, City and State Bonds,
Also other choice Stocks and Bonds paying 10 to 15 per cent tor sale by at a reduction below par,

ALBERT H. NICOLAY & CO.,
Stock Brokers and Auctioneers, 45 Pine stree
N. B.—Investment Securities our specialty 23 years. A.-DEFAULTED RAILROAD BONDS A SPECIALTY
and bought by the old established house of
ALBERT H. NICOLAY & CO.,
Stock Brokers and Auctioneers,
No. 43 Pine street, New York.
Stocks and Bonds not dealt in at the New York Stock
Exchange our specialty 23 years.

A NY STOCK AT EXCHANGE WILL BE PUR A chased on margin, live per cent; privileges at close market prices; explanatory circulars free. ALEX. FROTHINGHAM & CO., 12 Wall street. A -RAILROAD BONDS OF ALL KINDS BOUGHT A. and sold. Securities of defaulted roads a specialty. EDWARD C. FOX, 30 Broad street. Post office box 1,336.

A. J. & W. SELIGMAN & CO.,
Bankers,
Broad street, New York,
issue letters of credit for travellers,
payable in any part of Europe, Asia, Africa, Australia
and America:

draw bills of exchange and make telegraphic transfers of money on Europe and California. A LL PERSONS NOT DESIRING TO SURRENDER their life insurance policies by absolute sale may borrow the cash surrender value at 43 Pine street.

S. SIELDRAKE & CO. LADY WOULD LIKE TO MEET WITH A PARTY

AN BARLY APPLICANT CAN PLACE \$75.000 FIRST

A LIBERAL ARRANGEMENT WILL BE MADE to be used in manufacturing a patented article of greavaine, to be used on cars and ferries; orders already or hand. Address F. B., Herald office. A CTIVITY IN STOCKS MAKES PRIVILEGES THE salest and most profitable method of operating on

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Full instructions in our weekly paper. Subscription \$150 a year. Sample copy, also pamphiet, free on application, or mailed by the publishers, J. HICKLING & CO., Bankers and Brokers, 73 Broadway, New York.

BOND STREET SAVINGS BANK,
Bond struct and Bowery,
Bond struct and Bowery,
TWENTY-NINTH DIVIDEND,—The Trustees have
directed that on and arter Monsay, January 18, interest
at the rate of 6 per cent per annum be paid to all depositors entitled thereto.
Interest not withdrawn will be added to and will draw
interest as principal.
By order

By order

HAURISON HALL, President,
J. P. Cooper, Secretary, C. D. BALLEY, Treasurer,
DEPUSIES MADE ON OR BEFORE JANUARY 20,
DATE INTEREST FROM JANUARY L BANK BLANKS, SLIPS, BILLS, RECEIPTS, NOTE Headings and every kind of Printing suitable for banks, bankers, brokers and financial comparies promptly furnished, at the METROPOLITAN PRINTING ESTABLISHMENT, No. 218 Broadway.

CAPITAL SECURED FOR MERCHANTS, MANUPAC Univers, Mining Companies, &c. Undersigned has applications from numerous persons desiring to invest.

ALEXANDER PROTHINGHAM & CO.,

Bankers and Financial Agents, 12 Wall street. ESTATE FUNDS TO LOAN-WITHOUT BONUS, ON Property in New York city. ISAAC HONIG, Itil Broadway, basement, rooms G. and H.

PREEDMEN'S SAVINGS BANK DEPOSITORS DE-string an early adjustment of their claims by a re-liable attorney will call, between 1 and 5 P. M., on THOMAS II. HABTURELL, 19 Nassau street, New York. I ALWAYS HAVE MONEY TO LOAN ON GOOD NEW York city Mortrages without bonus. Principals de-siring to BORBOW OR INVEST apply to H. L. GHANT, II Pine street.

INTEREST DIVIDEND.

THE EQUITABLE SAVINGS INSTITUTION, corner of Sixth avenue and Tweitth street, will pay on the 20th of January next an interest dividend at the rais of SEVEN PER CENT per annum on all sums of \$2,000 or less which may be entitled thereto.

Money deposited before the 20th of January will draw interest from the 1st. JOHN B. DE WITT, President GEO. C. Waldo, Secretary. JOHN S. PIERCE, 106 BROADWAY, LOANS MONEY without bonus on approved Real Estate in New York and vicinity; also purchases Mortgages at lowest rates.

LATEST CONGRESSIONAL DESPATCHES
EVENING TELEGRAM
EVERY NIGHT.

MONEY TO LOAN-ON GOOD, IMPROVED PARMS or Dwelling House Property, in any part of the state, Morigaces bought, Apply to or address L. M. DAVENPORT, 181 Broadway. OPPICE OF THE MANUFACTURERS AND BUILDors' Fire Insurance Company, 207 Broadway.—New
York, Jan. 13, 1875.—The Board of Directors have this
day declared the usual semi-annual dividend of (5) five
per cent, payable on and after the 15th inst

J. J. NESTELL, Secretary. OPPICES OF THE GUARDIAN FIRE INSURANCE Company, 187 Broadway, O Company, 187 Broadway,

January 13, 1875.

The Board of Directors have this day declared a semiannual Dividend of Five por cent, payable on denland.

WALTER A. PAYE,
Socretary.

TRUST FUND OF \$150,000 TO LOAN—ON CITY AND Brooklyn real estate. Parties desiring loans will find it to their interest to make carry application. No boune charged. O. G. BENNET, D. Breadway, room B.

FINANCIAL. JANUARY L 1875 SEVENTH ANNUAL STATEMENT of the NATIONAL LIFE INSURANCE COMPANY UNITED STATES OF AMERICA. Washington, D. C. RECEIPTS. Premiums, including receipts on reinsured Interest and premium on gold..... Total receipts in 1874..... DISBURSEMENTS.

Total disbursements in 1874..... \$797,639 85 ASSETS. Loans secured by first mortgages of real estate.

Loans secured by collaterals.

Loans secured by policies in force.

Commuted commissions.

Interest and rents accrued

Premiums in course of collection met).

Deterred semi-annual and quarterly premiums met 2,119,582 60 84,479 38 office furniture, ledger balances and all other

LIABILITIES. turplus, being security additional to the re-Increase of surplus during the year \$170,794 36 The loans, secured by first mortgages of real estate, amount to \$2,119,562, a sum considerably in excess of its

total policy liability. The surplus, \$1,425,198, is entirely for the security of policy holders, being additional to the reinsurance fund, which alone affords ample protection.

During the last year the company has paid to representatives of deceased policy holders \$279,061, and for surrendered policies \$237,104, has paid a dividend upon its stock, has met the expenses and now has a surplus of \$1,425,198, an increase of \$170,794 over the surplus at the beginning of the year.

The low rates, the large capital, the definite contracts and the liberal policies of the National, render it especially worthy of the confidence and patronage of the public.

Officers John V. Farwell, President: L. D. Cortright and Paul Cornell, Vice Presidents; J. F. Crank, Secretary; Emerson W. Peet, Actuary. Branch Office.....

157 to 183 La Saile street, where the business of the company is transacted. CARTWRIGHT & CARPENTER,
Managers, 34 Park row, New York.

WANTED-BY MANUPACTORY OF STEAM ENGINES and standard articles. \$20,000. Address JOHN, 1.802 Olive street, St. Louis, Mo. WANTED-BY MANUFACTORY OF STEAM EN-gines and standard articles, \$20,000. Address JOHN, 1,502 Olive street, St. Louis, Mo. \$1,000 GASH, AND BALANCE IN REAL ES tate, will buy one of the best paying cor ner Liquor Stores down town, with a valuable lease Address box 123 Herald Uptown Branch office.

\$1.000 TO \$5,000.—A PARTY CAN OBTAIN AN permanent the year round; sare and legiumate: profits 300 per cents: large income certain; investigate personally.

W. D. MARTIN, 335 Broadway, room 35. \$2.000. \$7,000, \$8,000 AND \$10,000 TO INVEST erty, in city or Brooklyn; no bonus. GEO. W. SIAKE, 66 Wall street.

\$2.000, -WANTED, A GENTLEM AN WITH THIS and legitimate business: profits large; strictest investigation solicited. Address L. W., Herald Uptown Branch office. \$5.000-84.600. \$4.000 AND \$2,000, TO PURCHASE estate. Apply to W. F. COOK, 258 Washington street, Brooklyn.

\$8.000. -POR SALE, A SECOND MORTGAGE ark, N. J.: margin ample. Address H. E. P., box 1,004 Post office, New York. \$10.000 CHICAGO. DANVILLE AND VIN-cennes Railroad Company first Mortgage Bonds wanted. Apply to W.M. R. UTLEY, No. 4 Wall st. \$250,000 TRUST PUNDS TO LOAN-IN bond and mortgage on New York city

Property in sums to suit.
CALLENDER & LAURENCE, 30 Pine street.

COPARTNERSHIPS. A LEXANDER HARGREAVES BROWN, OF RICH-mond Hill, near Liverpool, and John Edgar John-son, of New York, have this day been admitted partners in our houses in this country and England.

NEW YORK, Jan. 1, 1875.

BROWN BROTHERS & CO.

DISSOLUTION.—THE COPARTNERSHIP HERETOfore existing under the firm name of Limburger
Brothers has this day been dissolved by mutual consent.
All claims will be collected and all debts paid by Limburger & ISHOT.

HENRY N. LIMBURGER
JANUARY 6, 1873.

EUGENE L. LIMBURGER

MR. R. V. R. SCHUYLER BECOMES A PARTNER in our firm from this date.

NEW YORK, Jul. 1, 1875.

NOTICE OF COPARTNERSHIP.

We have this day formed a copartnership under the firm name of Liu burger & Isidor, and will continue the manufacturing of hats and cape at 418 Brooms street. HENRY N. LIMBURGER. SIEGPRIED ISIDOR.

NEW FIRMS WILL FIND THE METROPOLITAN PRINTING ESTABLISHMENT, No. 218 Broadway, an excellent place to have their Printing done with prompness, neatness and cheapness. BUSINESS OPPORTUNITIES.

A FIRST CLASS OPPORTUNITY—FOR A MAN WITH some means, to start a confectionery and restaurant, in centre of business portion of a city near New York; but one restaurant in the place; doing a business of over \$100.00 per year; building new; location very desirable; rent moderate. For particulars address FI-Diality, box 2,021 New York Post office.

A SAPE, LEGITIMATE MANUPACTURING INDOOR business needing \$200 to \$300; profits 200 per cent; just starting; no possible risk. Send your real address to MANUPACTURER, Herald office. A. A.—TEA, COPPEE AND DRY GROCERIES business for sale, established over 20 years, on leading street of Brooklyn. B. D. doing good cash trade. Can be bought for \$600 cash. Owner has other business and cannot attend to both. Address BARE CHANCE, deraild office.

A PRODUCE COMMISSION HOUSE, WITH THE best of country correspondence, wants a cartner with \$10,000, who will get an interest in a sound and growing business, with a reliable connection. Apply to GRIGGS & CARLETON, SS Broadway.

Boston Man, With GOOD REPERENCES AND small capital, wants to buy or obtain part interest in a paying resail liquor business, where he can commence work at once. Address E. L. R., box 150 Herald office.

POB SALE—A STEAM PACKING-BOX PACTORY, doing a business of from \$50,000 to \$75,000, cash, per annum, with machinery and fixtures and all appurtenances. Address, with real name, BOXMAKER, box 257 herald office. IN A GENCINE CASH OFFICE BUSINESS, PAYING from \$,700 to \$8,000, a business man, with \$750, wants a reitable partner with the same amount. Apply to ADVERTISES, 62 East winth street, 10 tull 3 o'clock.

PARTNER WITH \$500-TO JOIN ADVERTISER IN running plantation, merchandising and taking winter boarders, near pleasant town; climate charming the year round. Address FLORIDA, Heraid Brooklyn Branch office.

TO WOODWORKERS.—STATE AND COUNTY RIGHTS for sale in a valuable patent in the house furnishing line. Apply to S. A. SMITH, 32 Plats street. WANTED-A PARTNER, WITH A CAPITAL OF \$4,000 to \$5.00. in a ladice dress trimming manufacturing business, in the best located part of the city and having been in existence for several years. Knowledge in this line of business is not quite necessary; however, a manufacturer will be preierred. Address DEESS TRIMMINGS, Herand office.

TRIMAINGS, Heraid office.

WANTED—A GHANCE TO LEARN THE MEAT business; object to buy out or form a partnership. Address MEATE, bus 121 Heraid office.

WHITE LEAD PATENT FOR SALE.—B. MILNER'S Patent, No. 140,721, dated July 8, 1878, for sale. Partless wishing to treat for it apply by letter, for terms and particulars, to BRANDON & MORGAN BROWN, Engineers and Patent Agents, 38 Southempton Buildings, Chancery lane, London, W. C., England.

WANTED-A PARTNER WITH \$4,000 CASH IN COX-fectionery, cake and pastry baking business on Broadway; has been in successful operation, 50 years, Address PANINER, box 427 Herain chies.

BUSINESS OPPORTUNITIES. ANTED-IN A STAPLE MANUPACTURING BUSI ness, a special or active Partner with \$25.000 cash tal. Address MANUFACTURER, Herald office. \$200 TO INVEST IN SOME BUSINESS; AM a rood bookkeeper and salesman. Address, stating business, security, pay and services required, BOSTON, Herald Uplown Bradeth office. \$3,000 WANTED-TO EXTEND AN ESTAB-ness which will near investigation. Address B. A. W., box 133 Heraid office. \$4.000 To \$5.00 WILL BUY THE GOODS IN good, live cash business in dry good, groceries, boots, shoes, &c. email dwelling in vicinity of New York taken as part payment. Address PROPRIETOR, 216 Herald office. \$5.000 WILL SECURE BALF INTEREST IN the most valuable Patent just issued; money under control of party turnishing it and to be used only for the manufacturing of the article, which will sell readily for each, with over 250 per cent profit Apply to H. B. BUNSTER, 10 Barclay street.

WALL STREET NOTES.

THE WESTERN UNION AND THE ATLANTIC AND PACIFIC-WABASH AS OLIVER TWIST.

The street furnished very little sensational news yesterday that calls for comment outside of the telegraphic circles, whereby the General Superintendent of the Western Union Telegraph Company was changed into a President (so report says) of the Atlantic and Pacific Telegraph Company, only exciting discussion. It is apparently useless to seek information upon these points from THE PURPOSE OF ALL TRUE JOURNALISM.

Mr. Orton, President of the Western Union Telegraph Company, assured the writer, upon direct inquiry, on Tuesday, that the correspondence between himself and Mr. Eckert was in the hands of the Associated Press, and would be given out by that body to the several papers proprietary and subscribers connected with that institution. No copy of that correspondence has yet reached the HERALD office, and while Mr. Orton and Mr. Eckert are only units in a population of over twenty millions of people, it is worth while to inquire why, if it had been sent in, as Mr. Orton positively stated it had, sent in, as Mr. Orton positively stated it had, supplementing this statement with a further one that he did not retain a copy of it, did not the Associated Press give it out. The information on the street upon this head was to the effect that later in the day, after the writer had received the piedge of the President (Orton) that the correspondence was in the hands of the Associated Press, and would certainly be given out, which statement the writer accepted upon the nonor of a gentleman in Mr. Orton's position, and believing himself thereby relieved from further responsibility in hunting up, retired, it was witadrawn. Now the question is, is the Associated Press a burean of the Western Emon Telegraph Company? Here is an opportunity for Mr. J. W. Simonton.

Pacific Matt.

intrinshed nothing new yesterday to contemporaneous history. Rusself Sage, it is said, still withholds his acceptance of a seat in the reconstructed direction, and it is himted that his reticence in this regard has reference to a purpose that Ruins Hatch should first reture. Certainly, even the best friends of Pacific Mail cannot take much satisfaction out of its present statude before the people.

Toledo and Warsel.

people.

TOLEDO AND WARASH.

A meeting of this company was held yesterday, at which some proposition was made, and, we learn, acted upon, in regard to a new loan. The company will probably advertise such action, which is wholly personal.

ANOTHER BANK FAILURE.

THE UNION BANK OF JERSEY CITY SUSPENDS OPERATIONS. No little excitement was caused in Jersey City yesterday forenoon when depositors in the Union Bank, situated in Montgomery street, found the doors closed against them and the following notice posted up:- 'This bank is closed for business till further notice. By order of the Directors." An investigation of the cause of the failure showed that the concern has been running down hill for several months. It has been in existence only about four years. The first President, Mr. George W. Cassidy, retired from the post six months ago and Mr. Sandiord was appointed in his place. The change did not improve the prospects of the The change did not improve the prospects of the bank, and a suspension was at last inevitable. The difficulty has arisen from the accumulation of a large amount of suspended paper, which was originally taken under the former management of the bank. Some of this paper is of doubtful character, some is probably valueless, but the amount of it was too heavy for the institution to successfully carry, and the judgment of the officers and directors is that to suspend now was the wisest course to adopt in the interest of the depositors. At a meeting held on Tuesday night a tender of assistance was profiered by other banks of the city, but the directors concluded to decline it. Its urged that the assets are sufficient to meet the claims of the depositors and that the losses will fall on the stocknoders only. The latter will hold a meeting on Saturday to discuss the actual condtion of the accounts and the causes of the failure.

one week ago a statement of the affairs of the bank for the quarter ending the first Monday of the present month was issued and was as forther present months.

Capital stock.
Profit and loss
Interest and discount
Exchange and premium .. \$150,000 00

THE SAILORS' STRIKE.

A CLAIM FOR HIGHER WAGES-BOTH SIDES OF THE CASE.

Captain Charles C. Duncan, an experienced commander of American ships, was appointed Commissioner for this port under the act of 1872, making it obligatory for all sailors to be shipped in presence of the Commissioner, to protect them against fraud and violence. The shipping charges in all for each man are \$2 50, and the number admitted at the Commissioner's office that a strike for higher wages took place a lew months since. shipping interests of the country, which threw a

shipping interests of the country, which threw a large number of mariners out of employment. Wages for seamen were consequently much reduced, and according to Captain Duncan such reduced, and according to Captain Duncan such reduced wages have been gladly accepted, "but white those seamen who have been fortunate enough to find employment have gone to sea well satisfied, the large number of the unemployed left on shore have been easily led by their landfords and other designing men to beheve the shipping law responsible for all their misfortunes, and have willingly joined in meetings, processions and memorials denouncing it." The Shipping Commissioner declares that neither he nor all office has anything to do whatever with the regulating of wages. That matter rests between the captains and the sailors, and he pursues a strictly impartial course in the matter, not leaning to the one side or the other. Since the strike commenced business has progressed at the office, it is stated, in the usual way, and plenty of men are forthcoming when required.

The sailors and a "griding-house keepers tell a very different step" keaving on the personal allusions, they state that may are odiged to accept these rates, and that the Commissioner's only care is to secure his fee. The seamen consider that they are inly able to take care of themselves and can do so without face assistance of so-called aid societies or shipping commissioners, who they think impose, in the plane of benevolence, on the public and on Congress. As to the boarding-house keepers, a portion of whom are arrayed in hostility against the Commissioner, the sailors say that without them hely would be left homeless and cestitute after arriving in port, and that, moreover, seamen are indeoted to boarding masters for being able to get wages of any consequence whatever. Some of the men declare that they have been treated offered were unreasonable low. The striking sailors deficed were unreasonable low. The striking sailors defined were unreasonable low. The striking s

THE ELEVATED RAILROAD.

The annual meeting of the New York Elevated Railroad Company took place yesterday at the offices of the company, No. 7 Broadway. The foloffices of the company, No. 7 Broadway. The following directors were elected:—Milium Courtwright, James A. Cowing, John F. Tracey, W. L. Scoth, David Dows, A. S. Barnes, F. H. Taws, W. L. Wallsce, A. H. Barney, John H. Hail, Davis Torrance and Harvey Kennedy. The old board of officers, consisting oi Milton Courtwright, President, and James A. Cowing, Secretary and Treasurer, were re-elected. The company are now extending their work from Thirty-louth street to Fity-math street, employing three gangs of men, and on the present route several "turnouts" are being made, in order to have a train call at each station at least once in every ten minutes.